

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Wendy Wilson Miller
Debtor

Case No. 17-01925-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Dec 15, 2022

User: AutoDocket
Form ID: 3180W

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Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 17, 2022:

Recip ID	Recipient Name and Address
db	+ Wendy Wilson Miller, 2172 Golden Eagle Drie, York, PA 17408-9409
cr	+ Iron Bridge Landing Condominium Association, Inc., Ansell Grimm & Aaron, PD, David J. Byrne, Esq., 214 Carnegie Center, Suite 112 Princeton, NJ 08540-6237
4949541	+ Eagle Home Mortgage, LLC, f/k/a Universal American, 1 Corporate Drive, Lake Zurich, IL 60047-8944
4919453	+ Fidelity, Po Box 770003, Cincinnati, OH 45277-7703
4972854	+ Gastro Associates of York, 2690 Southfield Dr., York, PA 17403, 7 17403-4510
4919456	+ Iron Bridge Landing Condo Assoc., 1000 N. Prince Street, Lancaster, PA 17603-2736
5305180	+ Iron Bridge Landing, A Condominium, c/o Sara A. Austin, Esq., 226 E. Market St., York, PA 17403-2001
4919458	Square One Financial/Cach Llc, Po Box 5980, Denver, CO 80127

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5391120	Email/PDF: bncnotices@becket-lee.com	Dec 15 2022 19:04:24	Afni, Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5391121	+ Email/PDF: bncnotices@becket-lee.com	Dec 15 2022 19:04:33	Afni, Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701, Afni, Inc., c/o Becket and Lee LLP 19355-0701
4971133	Email/PDF: resurgentbknofications@resurgent.com	Dec 15 2022 18:54:16	CACH, LLC its successors and assigns as assignee, of Synchrony Bank, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4944405	Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 15 2022 18:54:10	CW Nexus Credit Card Holdings I, LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
4919451	+ EDI: CAPITALONE.COM	Dec 15 2022 23:53:00	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
4919452	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 15 2022 18:54:21	Cws/cw Nexus, 101 Crossways Park Dr W, Woodbury, NY 11797-2020
4944492	Email/Text: BKCourtNotices@yourmortgageonline.com	Dec 15 2022 18:50:00	Dovenmuehle Mortgage Inc., 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945
4919454	Email/Text: jill@ffcc.com	Dec 15 2022 18:50:00	First Federal Credit & Collections, 24700 Chagrin Blvd, Suite 205, Cleveland, OH 44122
4919455	Email/Text: BNSFN@capitalsvcs.com	Dec 15 2022 18:50:00	First National Credit Card/Legacy, First National Credit Card, Po Box 5097, Sioux Falls, SD 57117
5343469	Email/Text: Bankruptcy@Freedommortgage.com	Dec 15 2022 18:50:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
5343470	Email/Text: Bankruptcy@Freedommortgage.com	Dec 15 2022 18:50:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764, Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764

4919450	EDI: IRS.COM	Dec 15 2022 23:53:00	IRS Centralized Insolvency Oper., PO Box 21126, Philadelphia, PA 19114-0326
4919459	Email/Text: HOME.SFBANK-BCCBKNOTICE@fisglobal.com	Dec 15 2022 18:50:00	State Farm Financial S, 1 State Farm Plaza, Bloomington, IL 61710
4919457	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 15 2022 18:50:00	Midland Funding, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
4968345	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 15 2022 18:50:00	Midland Funding LLC, Midland Credit Mgmt. Inc. as agent for, Midland Funding LLC, Po Box 2011, Warren, MI 48090-2011
4969712	EDI: PRA.COM	Dec 15 2022 23:53:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4920054	+ EDI: RECOVERYCORP.COM	Dec 15 2022 23:53:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4940868	EDI: BECKLEE.COM	Dec 15 2022 23:53:00	State Farm Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4930965	+ Email/Text: bncmail@w-legal.com	Dec 15 2022 18:50:00	TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4919460	+ EDI: WTRRN BANK.COM	Dec 15 2022 23:53:00	Target, C/O Financial & Retail Svcs, Mailstopn BT POB 9475, Minneapolis, MN 55440-9475

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	Afni, Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
cr	*+	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 17, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 15, 2022 at the address(es) listed below:

Name	Email Address
Alexandra Teresa Garcia	on behalf of Creditor Eagle Home Mortgage LLC ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
Brian Nicholas	

District/off: 0314-1
Date Rcvd: Dec 15, 2022

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	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com
Brian C Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Celine P DerKrikorian	on behalf of Creditor Universal American Mortgage Company LLC ecfmail@mwc-law.com
Dawn Marie Cutaia	on behalf of Debtor 1 Wendy Wilson Miller dmcutaia@gmail.com cutaialawecf@gmail.com,FreshStartLawPLLC@jubilee bk.net,R46159@notify.bestcase.com;r46159@notify.bestcase.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Marisa Myers Cohen	on behalf of Creditor Eagle Home Mortgage LLC ecfmail@mwc-law.com
Marisa Myers Cohen	on behalf of Creditor Universal American Mortgage Company LLC ecfmail@mwc-law.com
Michael Patrick Farrington	on behalf of Creditor Freedom Mortgage Corporation mfarrington@kmlawgroup.com
Raymond M Kempinski	on behalf of Creditor Eagle Home Mortgage LLC ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
Sara A. Austin	on behalf of Creditor Iron Bridge Landing Condominium Association Inc. saa2@austinlawllc.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 13

Information to identify the case:

Debtor 1

Wendy Wilson Miller

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-1205

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:17-bk-01925-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:Wendy Wilson Miller
fka Wendy Wilson Soddu12/15/22**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.